Name of Listed Company: MS&AD Insurance Group Holdings, Inc.

Name of Representative: Yasuyoshi Karasawa, President

(Securities Code: 8725, Tokyo Stock Exchange and Nagoya Stock Exchange)

Contact: Corporate Communications and Investor Relations Dept.

e-mail: ms_ad_ir@ms-ad-hd.com

19th Asia Insurance Industry Awards 2015

MSIG Malaysia Awarded General Insurance Company of the Year Recognition as most Outstanding Insurance Company in Asia

MSIG Insurance (Malaysia) Bhd., the Malaysia local subsidiary of Mitsui Sumitomo Insurance Company, Limited (Yasuyoshi Karasawa, president; "MSI"), a member of MS&AD Insurance Group Holdings, Inc. ("the Company") was awarded the General Insurance Company of the Year at the 19th Asia Insurance Industry Awards, announced in November 2015. MSIG Malaysia was recognized as being the most outstanding insurance company in the Asian insurance market during fiscal 2014.

MSIG Malaysia received this award in recognition of our continuous efforts to provide the best insurance services that meet diverse customers' needs in Asia, to further expand in the region and achieve sustainable growth.

1: Award

19th Asia Insurance Industry Awards 2015

General Insurance Company of the Year (most Outstanding Insurance Company in Asia)

- 2: Basis for the Award
- (1) Ranked among top three in major class of insurance by expanding the market share under the unpredictable economic environment.
- (2) Focusing on customer satisfaction by developing First-of-its-kind online plat form ,"Take it easy" and mobile application "Home Assist."
- (3) Ensuring financial soundness and proper operation by promoting of ERM (Enterprise Risk Management) and play a strong leadership role in the Malaysian insurance market.

3: About the Award

- (1) The Asia Insurance Industry Award
 - The largest insurance industry contest in Asia, sponsored annually by Asia Insurance Review, an insurance specialty magazine in Asia 2015 market the 19 year of the contest.
 - Awards are presented in 15 categories for general insurance, life insurance and reinsurance companies, insurance education institutes, brokers, etc. Awards are on by a panel of 29 judges

from top position in insurance regulatory agencies, insurance companies.

- (2) General Insurance Company of the Year
 - An award given to the insurance company who has made the most impressive mark on the Asian general insurance industry. The award was presented to MSI in 2005, and the Company in 2011.

Attachment: Pictures of awarding ceremony, About Asia Insurance Review

1. Pictures of awarding ceremony



The awarding ceremony



Chua Seck Guan CEO and the managing staff of MSIG Malaysia

2. About Asia Insurance Review

Headquartered in Singapore; the only Asian magazine focusing on the insurance industry

Published: 1991

Readership: Professionals in the insurance, reinsurance, insurance brokerage, and other related fields.

Market: 23 countries/regions in Southeast Asia, Asia, and Oceania

Other: In addition to a monthly publication, Asia Insurance Review sponsors seminars throughout Asia. The magazine is widely followed by leaders in insurance regulatory agencies and major insurance companies.

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